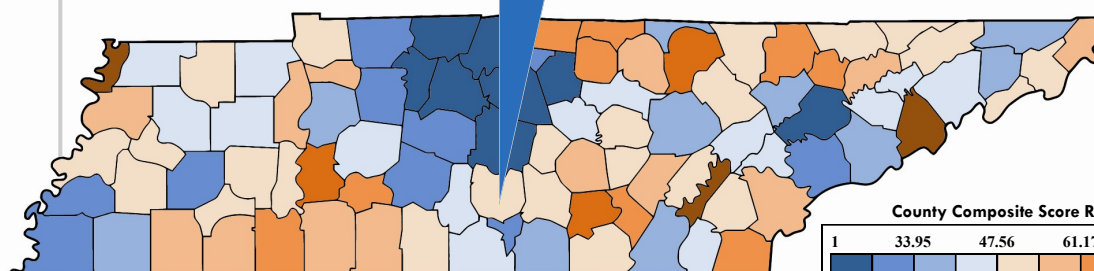


The Status of Women in Tennessee Counties

SNAPSHOT: BEDFORD COUNTY

2012



County Composite Score Ranges



Ranges defined as 0.5 standard deviations from the mean score of 47.56.

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Population (2010): **45,058**Pop. Density: **79/square mile**Seat of Government: **Shelbyville**Largest City: **Shelbyville**

Down from 30th

COUNTY	RANK	INDICATOR SCORES & RANKINGS	DATA	RANK
Weakley	50	Employment and Earnings Composite	42.60	37 ▼
Lauderdale	51	Median Annual Earnings for Full Time Employed Females*	\$30,521	22 ▲
Chester	52	Wage Gap (Female Earnings as a Percentage of Male Earnings)	91.67%	4 ▲
Hawkins	53	Female Labor Force Participation Rate (Ages 20-64)	66.3%	42 ▼
Henderson	53	Female Unemployment Rate (Ages 20-64)	12.7%	87 ▼
Rhea	55	Percent of Management Occupations Held by Women	33.8%	58 ▼
Unicoi	56	Economic Autonomy Composite	61.13	79 ▼
Claiborne	57	Women-owned Businesses Percent of Total	20.6%	71 ▼
Van Buren	58	Percent of Females with 4-Year Degree or More (Age 25+)	12.8%	52 ▲
Bedford	59	Percent of Females with High School Diploma or Equivalent (Age 25+)	75.6%	70 ▼
Carter	60	Female High School Dropout Rate	0.37%	46 ▲
Stewart	61	Percent of Women Uninsured (65 and under)	19.1%	94 ▼
Cannon	62	Percent of Females Below Poverty Level	22.4%	68 ▼
Coffee	63	Percent of Female-Headed Households with Children in Poverty*	46.1%	48 ▼
Crockett	64	Rate of Pregnancy for Girls Age 15-19 per 1000*	28	40 ▲
Haywood	65	County Overview: Bedford County women have improved their earnings both nominally and as a percentage of male income, substantially diminishing the estimated wage gap in the county by 19 percent since 2000. Educational attainment has improved modestly along with women's role in local businesses as owners and managers. Despite these positive trends, healthcare remains elusive and many women in the county have been dragged into poverty by an unemployment rate of 12.7 percent. Overall, Bedford has fallen behind its peers in several indicators, causing it to drop from 30th in 2000 to 59th in 2010.		
Marion	66			
Decatur	67			
Wayne	68			

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

** The 2005 County by County figures were based on a sample of girls age 10-19, whereas the 2012 report reflects the population of girls age 15-19.

† ACS sampling sizes are insufficient to publish certain figures for this category. An estimate was developed from the performance of surrounding counties for the purposes of creating a composite score.

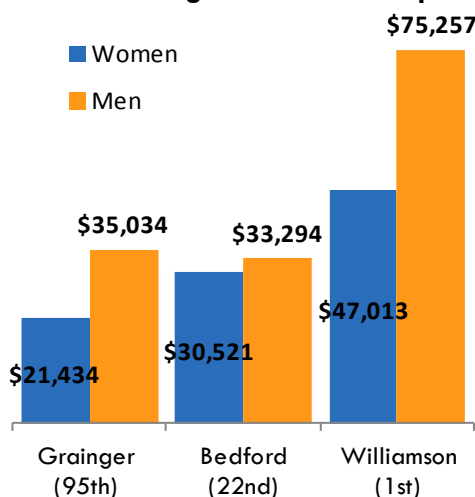
‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.

The Status of Women in: Bedford County

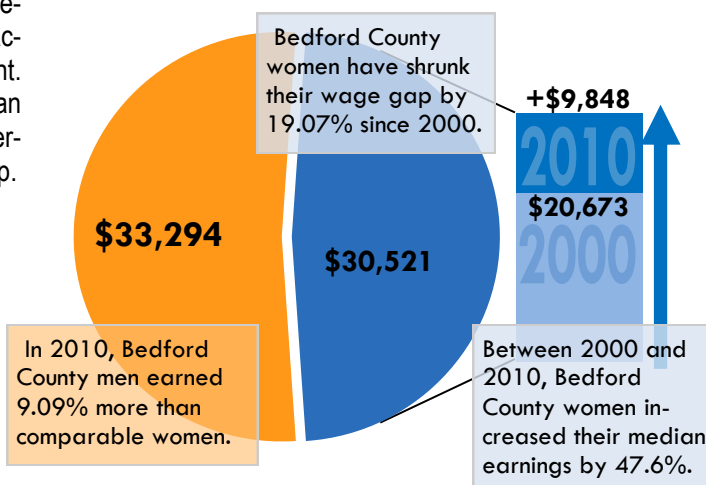
▲ Earnings

Bedford County women have made significant gains since 2000, earning the 22nd highest median income in Tennessee (up from 59th), and outpacing inflation estimates during that period by 21 percent. The increase of \$9,848 also brought women's median earnings to within 10 percent of their male counterparts, resulting in the state's fourth smallest wage gap.

Median Earnings: Counties Compared



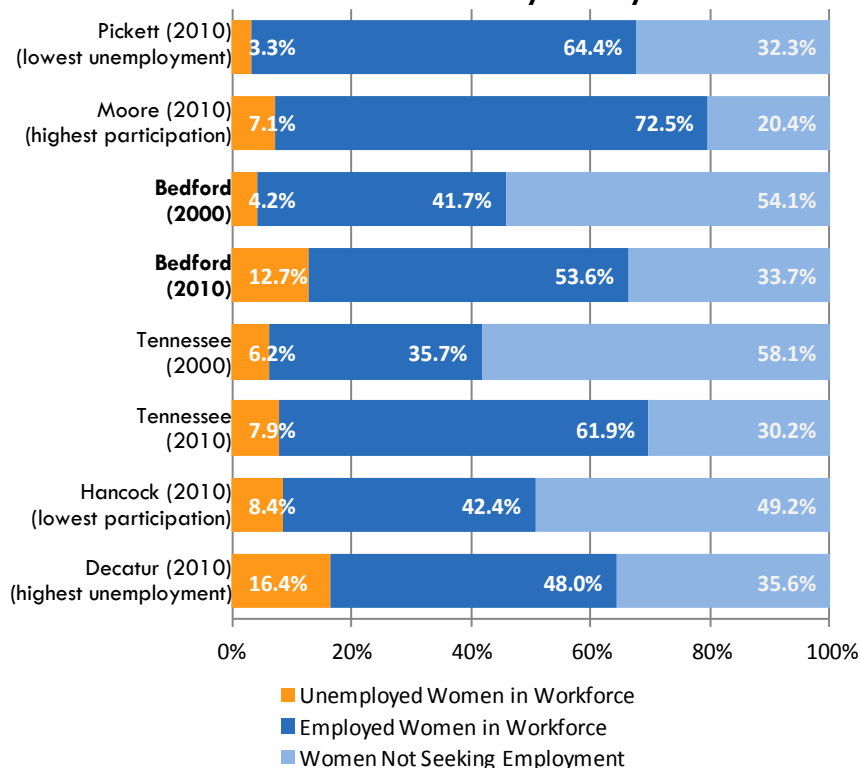
Median Earnings and the Wage Gap, 2000-2010



Even with these gains, Bedford County women lag behind the statewide figure for median income; \$31,585. It is also noteworthy that gains among women in the county have not been matched by gains among men, whose median incomes have grown less than \$5,000 and fallen behind inflation. When considered together, these trends likely have a mixed impact on Bedford County families.

▼ Employment

Workforce Access for Women By County and Year

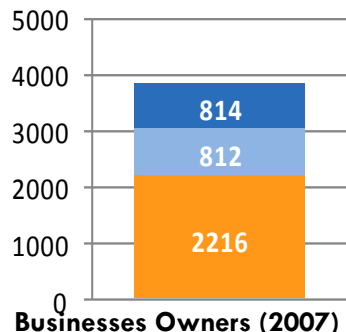


Women in Bedford County participated in the workforce at a moderate rate of 66.3 percent (ranked 42nd) in 2010. Participation grew by roughly one third since 2000, and women lagged behind men in this category by just under 15 percent.

Even as women have joined the workforce in greater numbers and outperformed their male counterparts in wage gains, they have also become significantly more likely to be seeking a job than men. Unemployment among Bedford County women more than tripled between 2000 and 2010, from 4.2 percent to 12.7 percent; putting it well above both the county male rate of 7.4 percent and the statewide mark of 7.9 percent. Bedford's score in this indicator is worse than all but eight other counties.

The Status of Women in: Bedford County

■ Female Owned ■ Joint-Owned
■ Male Owned



Business ownership figures improved by roughly two percent between 2000 and 2007, while more recent data on the countywide share of management positions held by women saw little or no change as of 2010. Despite this lack of growth, recent data indicates that women do have a significant impact on local businesses. When jointly-owned firms are considered along with those owned solely by females, women in Bedford County are shown to contribute to or control decision-making in nearly half of all businesses countywide. These same businesses employ more than 11 percent of all Bedford workers.

Women At Work

Business Management

The incidence of women managers in Bedford County stayed statistically level at roughly 33.8% between 2000 and 2010.

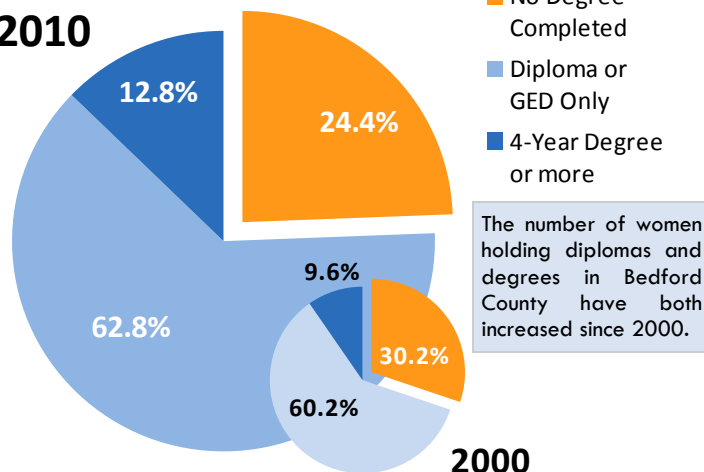
Business Ownership

The percentage of women business owners in Bedford County increased from 18.5% to 20.6% between 2000 and 2007.

▲ Education

Educational Attainment Above Age 25

2010



Academic indicators improved across the board for Bedford County women between 2000 and 2010.

The number of women holding four year degrees, for example, have increased by nearly one-third, with a 5.8 percent decrease showing in women holding no degree or diploma.

Notably, dropout rates have followed statewide trends and plummeted from 8.6 percent in 2000 to 0.37 percent in the 11-12 school year.

More women hold diplomas in the county as well, though this figure improved at a slower rate relative to it's peers in other counties, causing Bedford to drop from 46th to 70th in that indicator's rankings.

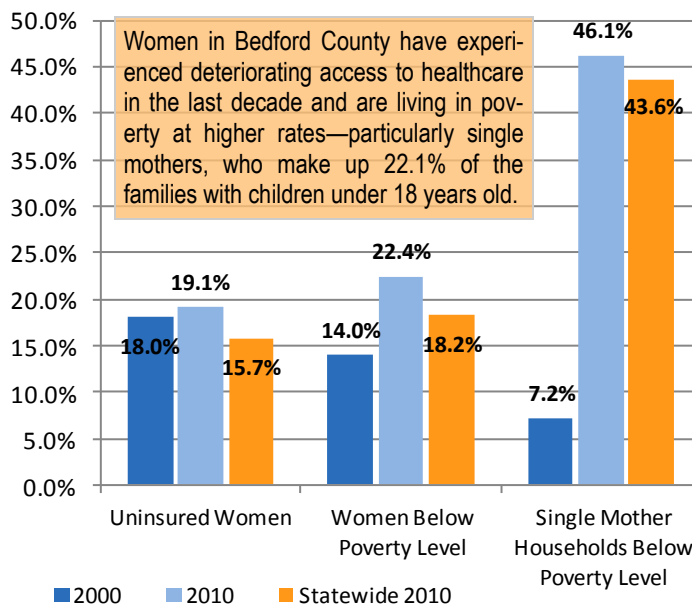
▼ Living

Likely resulting from high unemployment figures and only moderate growth in academic indicators, women in Bedford County have seen significant, though familiar, decreases in living standards. As of 2010, a higher percentage of women in the county lived in poverty than was found in statewide estimates, and households headed by single mothers were particularly affected—nearly 40 percent more lived in poverty in 2010 than in 2000. This population has shrunk slightly in that period, down from 27.7 to 22.1 percent of all Bedford County families with children.

Similar hardship is observed when considering females without healthcare. Bedford County has continued to be one of the worst performers in this category since 2000. While the percentage increase in this population was just over one percent, it tied Pickett County in 2010 with the worst score in the state.

The 2010 pregnancy rate among teens of 28 in 1000 girls compared favorably to the state rate of 37 in 1000.

Health and Poverty Indicators for Women: Bedford County, 2000-2010



About the Council and this Report

The **Status of Women in Tennessee Counties** report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of management occupations held by women.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of women with any kind of health insurance, percentage of women living in poverty and percentage of single female-headed households living in poverty, the female high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

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Visit the Economic Council on Women at www.tennesseewomen.org

SOURCES	
Employment and Earnings	
Median Annual Earnings for Full Time Employed Females	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics' *
Wage Gap (Female Earnings as Percent of Male Earnings)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics'
Female Labor Force Participation Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Female Unemployment Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Percent of Management Occupations Held by Women	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Occupation by Sex and Median Earnings in the Past 12 Months for Full-Time, Year-Round Civilian Employed Population, 16 year and older'
Economic Autonomy	
Women-Owned Businesses Percent of Total	U.S. Census Bureau, 2007 Survey of Business Owners 'Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race...' † ‡
Percent of Females with 4-Yr Degree or More (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Percent of Females with High School Diploma (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Female High School Dropout Rate	Tennessee Department of Education, 2011-2012 School Year
Percent of Women Uninsured (65 or under)	U.S. Census Bureau, Small Area Health Insurance Estimates
Percent of Women Below Poverty Level	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months'
Percent of Female-headed Households with Children in Poverty	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months of Families' *
Rate of Pregnancy for Girls 15-19 (per 1000)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Fertility' *

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